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THE  
SURE WAY TO GROW RICH :

OR,

*HISTORICAL MEMOIRS*

OF THE LIFE

OF

TOM GARDINER,

*A CITIZEN OF NEW YORK:*

Showing how, from being a taylor's boy, and  
not worth a shilling, he acquired a  
great estate, and died worth

**A MILLION OF DOLLARS.**

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“There is not a greater argument of a narrow and wretched mind, than to doat upon pelf; nothing more humane and honourable than to despise it, if we have it not: and to employ it generously, and to do good with it, if we have it.”—Tully’s Offices.



NO man was ever more universally and better known in the city and neighbourhood of New-York, than the late TOM GARDINER. His character was so peculiarly his own, and so very extraordinary, that a faithful description of it is capable of furnishing to the reader, for one age at least, both entertainment and instruction at once. It was a strange and heterogeneous mixture of the most laudable industry, with the most contemptible selfishness and sordid avarice.—The love and acquisition of money, and nothing else, incessantly occupied his mind, and was the master-passion to which all the other affections gave way. The good order, decency, and regularity of his family; the education, comfort, and welfare of his children; the esteem of his neighbours; the fair applause of posterity—in short, every thing that is truly amiable and desirable in life, he sacrificed, without remorse, to this unappeasable and

tormenting passion. From a *Taylor's apprentice-boy*, he grew, by trading, to be immensely rich. His stores, at the corner of William and Fair streets, for some time previous to, and during a great part of, the revolutionary war, were universally considered the principal, as well as the cheapest, in all New York. The great property he amassed on this stand, and the extraordinary means he put in practice for that purpose, will astonish the reader. In the scrip-time of 1790 and 1791, having left off shop-keeping, he drew the attention of the principal speculators as a *money-lender*, and employed a part of his capital in this line, as other faithful, free and independent servants are in New York commonly hired, viz. by the *month*, and at a very great premium; till the increasing risk, and one or two dangerous and hard rubs, but without great loss induced him to desist. He then turned his attention wholly to the purchase of real property in the city and its vicinage, which as almost every body was more or less affected with the epidemic then prevailing, viz. of speculating in the Public Stock or Bank Shares, a species of property never before known in America, was sold in abundance, and for but a trifle, when compared with what it has since been worth. This, together with

loaning money on mortgages, and occasionally purchasing American funds, continued to be his sole pursuit to the end of his days. It is hardly necessary to add, because it is well known, that he died one of the richest, but not one of the most respected of men.

His parents were natives of the north of Ireland, and had embarked for America at the port of Belfast. To an inquiry made of an old and respectable citizen, by the author of these memoirs, concerning them, the following descriptive reply was received: "*Did I remember old Charles Gardiner? Certainly I did. He was a large and stout man—a journeyman ship-carpenter—a dear lover of strong grog—and was besides distinguished by a great nose, which was as red as the very fire. His wife was a steady managing woman, and kept a sailor's boarding-house and slop-shop in Irish-street, now called Fletcher street\*.*" Tom was born in New York, in January, 1746, by his own account; and his being a native of America was a circumstance he always mentioned with a particu-

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\* The Tomb-stone of Eleanor and Charles Gardiner, may now be seen in the church-yard of the Presbyterian Church, in Wall-street.

lar satisfaction. To become truly acquainted with the causes which made him what he was, we must attentively trace his conduct from his cradle to his coffin. The anecdotes of his infancy are interesting, and evince the original bias of his disposition. At a very early age, he began to display the rudiments of that money-making character, for which he afterwards became so notorious and distinguished. When a little boy, he never gamed like others of his age, but he trafficked in tops and marbles, buying from his acquaintance who had won them at play, and selling them again at an advance to those who had lost. A mate of a vessel from Scotland, who, while he tarried in port, boarded with his mother, was so much pleased with Tom, on the account of these dawning abilities, which almost all men worship, that he employed him, though but 12 years of age, to sell his private adventure, consisting of *Bibles* and *Hose*. Tom carried the Scotch Hose, stitched in pairs and thrown over his shoulder, and the Scotch Bibles under his arm, through the streets of New-York, and knocked with pride and consequence at every door, whoever might keep the house; and in those good and happy times (such times as we shall never see in New York again!) when stockings and re-

ligion were considered as equally necessary in all families, he found the demand such (and he sold them cheap) that in a few days, by his address and industry, he closed the sales to the satisfaction of his employer, and made something handsome besides for himself.

Gerardus Duyckinck, was then a well-known merchant, and a keeper of a large store at the corner of Old-slip and Pearl-street, on the very ground now covered by a substantial improvement, owned by Mr. Campbell, the bookseller. This store was distinguished from all others then in New York, by the singular title of "*the universal store.*" Mr. Duyckinck had several times met Tom in the streets, when prosecuting the sales of the stockings and bibles abovementioned, and observed the zeal with which he pursued his object, and the smartness of his conduct; what he saw he admired and esteemed; and, like a shrewd merchant, what he esteemed, he took the means to possess. After some time, he proposed to the parents of Tom, that if they would send him to school to be taught writing, he would take him for a shop-boy. Tom was accordingly sent to school forthwith; but as soon as he was enabled to write with a piece of chalk, he was taken away,

and instantly made junior-clerk in "the universal store." This sudden and encouraging elevation, produced the best effect upon Tom. His industry and punctuality were above all praise. He continued in this service until an unfortunate accident converted applause into accusation. Tom, conscious of his innocence, which was soon afterwards clearly proved, and having, even at this early age, a mind of his own, he indignantly, notwithstanding the entreaties of his employer, left the house, and magnanimously spurned at every further overture for his reinstatement.

Thus Tom, who was destined to become one of the greatest store-keepers in New York, flew off in a gust of true Irish passion, far away from the means which, in all human probability, would lead to such an establishment. But the seeds of character which nature, with no neglecting hand, has planted in the human breast, will grow while the man grows, and in time, in spite of opposing and adverse circumstances, and almost in spite of himself, bring forth their respective fruits; as the attentive reader will, in this particular case, soon, to his surprise and admiration, discover.

Tom, at fifteen, was bound apprentice, till he should be 21 years of age, to a tay-

lor, named M'Kianey, who lived in Broadstreet. This honest man, besides finding him in all necessary apparel, was to cause him to be instructed in writing and arithmetic, for which purpose Tom was sent, in the winter time, to an evening school, as was common for apprentice boys in his circumstances; but he made very little progress in arithmetic: It is not common for the rudiments of learning to be acquired with advantage at this period of life; and moreover, it is well known, that instruction at such places is generally very meagre and superficial. His sums were commonly done for him by the other scholars. He served his master till the full expiration of his indentures, and proved but a very indifferent taylor. He has often acknowledged that while on his shop-board, his mind was continually ruminating on traffick of some kind or other, which prevented his giving the attention to his business he ought to have done. He was nevertheless very active with his needle, and could, when he pleased to exert himself, sew a great deal more than men in general; but then his work was not neat, and smooth, and even, as it ought to have been, but drawn together, and very clumsy and unhandsome. His master endeavored to correct this carelessness;

but in vain ; for his impetuosity was as constitutional as the blood that ran in his veins ; and he had not patience enough for any manual operation whatever, that required continued care and attention. Nature, it might be said, never designed that he should be a taylor. William Rhineland, the sugar-baker, and Tom, were at the same time apprentices.

Before the expiration of Tom's apprenticeship, he lost both his parents. When he left M'Kinney, he went and worked for a short time as a journeyman to Mr. Cocks, and the very first money he earned and saved, he shewed with it a spirit of enterprise and love of independence, for he applied it to the erecting of a little shed on a lot in Fair-street, adjoining the Moravian meeting house, which had been leased to his family. Here he began business for himself. He slept in a hammock, and took in every little job of tayloring that offered, till he found that his little accommodation was too much out of the way. He then, in conjunction with a Capt. Howland, a hatter, leased from the late Mr. Dunscomb, for a term of years, a lot of vacant ground, at the southeasterly corner of William and Fair-streets. The half of this lot, or  $12\frac{1}{2}$  feet only, fronting on William-street, and



50 feet deep, was occupied and improved by Tom, and the smallness of the house he put up, was a direct proof of the original and commendable modesty of his desires and expectations. The little box is yet standing, but greatly enlarged. Here he had a somewhat larger shop than before, and here he lived solitary and sparingly. This house was far too small, however, to admit of much superfluous furniture; and the top of his tea-water keg he compelled to perform a triple office, as it served him for both breakfast and dining table. In summer, as well as in winter, he cooked his victuals over his stove, and generally dressed as much on a Sunday as would be sufficient to serve him the rest of the week. He slept on a mattrass, which he rolled up in the day-time; and by his extremely penurious practices, which from this time became fixed and habitual, as well as by his language, he endeavoured to convince his neighbors, that if his profits were little, his expenses were still less; and (happen what would) that none should ever have good reason to accuse him of extravagance in his living. It was not long before he had business here sufficient to occupy the whole of his time; meanwhile the good housewives and young women in his neighborhood took

notice of him, and often called at his window, which was generally open, either to "inquire after the welfare of his goose," or to request, as a particular favor, small quantities of his tape, or thread, or needles, to save them the trouble of going into Queen or Smith-street (now Pearl-street, and the south end of William-street,) because then there were no stores within that distance. These accidental and small demands, which Tom supplied without quitting his seat, afforded a comparatively great profit, and encouraged him in his favorite idea of shop-keeping. He accordingly added to his stock such articles as were called for, which he displayed in his window to the best advantage; and finding, after some time, this little trade to increase, and having saved some money, he ventured, at an auction of wrecked goods, to buy a parcel of wet and damaged woollen cloths, which he brought home in great triumph, and stretched them over the ridge of his house to dry. These cloths turned out well, and proved to be a very great bargain. They enabled him to furnish a new coat cheaper and better than it could be any where else procured in New York; and this circumstance soon obliged him to call in the assistance of journeymen. By steadily attend-

ing on vendues when he had money, and generally making fortunate purchases, he was qualified to sell cheap; and this continued to raise his reputation, both as a shop-keeper and a "merchant taylor," if he deserved this latter appellation; for he has often confessed, "that he was but a botcher, and that his cutting out was so bad, he has many a time been ashamed to see good cloth so mangled, and good clothes turned out of his shop so extremely unbecoming and uncouth." Breeches (for pantaloons, and the more happy contrivance of suspenders, were then both unknown) was the only article he could fit with any advantage, and in this he gained some small degree of credit. In three years, having added by purchase\*, Capt. Howland's house to his own, his business and stock were so much augmented, that he had several shop-men to assist him, and his tayloring trade, by the aid of a steady foreman, had grown extensive and valuable in the same proportion; his punctuality meantime he preserved inviolate, and his credit among the merchant importers was almost without limit.

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\* The mortgage he gave to Mr. Dunscomb on this occasion, he did not pay off till some years after the revolutionary war.

William-street, at this period, extended only from Maiden-lane to Frankford-street, and consisted principally of small private houses; but between John and Fair-streets was a most noted patriotic public house, kept by one David Philips. This house was respectable, and its memory should be preserved, because it was one of the cradles in which our infant Liberty and Independence were nursed. Dame nature had in a frolic given to the Landlord distorted feet; but at the same time she gave him a clear and sound mind (the greatest of all gifts) to make up the defect. The sign was "The *Horse and Cart*," and was so universally known, that the street, in consequence of this well-known sign, for a long time almost totally lost its proper name, being generally called "*Horse and Cart-street*." Even the play-bills that were printed during the war, directed, to prevent confusion, the drivers of carriages, "to set down and take up company at the theatre, (then in John-street) with the horses' heads towards *Horse and Cart-street*." Before the war, this public house was of such extensive political influence, and was frequented by such a great number of people, then called *Whigs*, that the *Tories*, out of spite, gave it the name of "*the Rebels' meeting-house*."—Tom, being

a staunch *Whig*, took his pint of beer every evening regularly at the *Horse and Cart*: and his cheap clothes and cheap shop being there, as in other places, much talked of, he was a considerable gainer by these visits; while his common-place wit, and shop-board anecdotes, both of which he was always well disposed and ready on all occasions to exhibit, rendered him, at such places, rather a diverting, if not an improving and polite companion; and, notwithstanding the immense property, he afterwards acquired, he has invariably, in conversation, always distinguished this period as the happiest of his whole life.

About this time he was prompted by nature, by prosperity, and by the prospect of independence and wealth, to seek for and taste of those delicious enjoyments, which the young and fair alone can give: the most obdurate breast must ultimately yield to the attacks of this all-powerful and imperious passion—but love, with him was an impulse purely physical. He married in 1772, to the niece of the late *Archibald Mc Vicker*, who was his neighbour, and lived in William-street, directly opposite his store. She was young, fair, beautiful, and thoughtless; and Tom was impetuous and indiscreet. Their marriage was rather the result of the coer-

five arguments of old Archer and his friends, than of Tom's free choice. Had either of them previously studied the harmonious observation of a poet an hundred years old, they might perhaps have learned, to their mutual happiness and advantage, that

“ Hee that loves a rosie cheeke,  
 Or a corall lip admires,  
 Or from star-like eyes doth seeke  
 Fuell to maintain his fires:  
 As old time makes these decay,  
 So his flames must waste away.

But a smoothe and steadfast mind,  
 Gentle thoughts, and calm desires,  
 Hearts with equal love combin'd,  
 Kindle never-dying fires:  
 Where these are not, I despise  
 Lovely cheekes, or lips, or eyes.”

By this only marriage, he had four children, viz. three boys and one girl:—the girl died within twelve months. The most beautiful sight in all nature, is a prosperous and well-regulated family. Domestic discord and irregularity, joined with the father's greedy and unrelaxing pursuit of gain, were, in this family, and in the education of these

three boys, circumstances irreparably injurious to their future respectability and welfare. Mrs. Gardiner died in 1786; but this event tended not in the least to ameliorate their situation. The same unnatural insensibility and neglect, with regard to their well-being and respectability in the world, still prevailed, and frequently extinguished almost every sentiment of reciprocal attachment between them; a circumstance which renders it extremely probable, that the bosom of Tom Gardiner, notwithstanding his great wealth, has been almost a total stranger to those genuine and enviable pleasures which constitute the best and the most natural felicity of a parent. But notwithstanding the frequent and uncomfortable irregularities that early took place in the management of Tom's domestic concerns, and which were probably in part occasioned by his own rude and domestic manners, yet he was never known, in these undeleactable hot-water hurricanes, which commonly disturb others, to be himself disturbed, nor to have recourse, for relief against them, to that generous but ruinous excess, which is the common scother in such tempests. His patience on these occasions was not excelled by that of Socrates. The spirit of avarice had made his heart comparatively more fix-

ed and obdurate than hammered steel, and rendered him perfectly invulnerable to the common sensations of humanity; for, “doing or suffering,” he was never seen at any time, for a moment, to deviate from the great and sole object of his pursuit.

A year or two before the commencement of hostilities, when almost every body was running to buy bargains at “*Tom Gardner’s cheap shop*,” and his sales were greater than the sales of all the retailers besides in New York put together, several merchant importers discovered, through some of these envious retailers, that the goods they had sold Tom, at three months’ credit, he resold, either at prime cost, or at what they conceived a very small and inadequate advance; and, in consequence, notwithstanding Tom’s great punctuality, and greater industry, reports were circulated, and bets laid at the coffee-house, of beaver hats, wine, suppers, &c. the common and fashionable bets of the time, “*he would infallibly soon break!*” These over-careful and short-sighted importers were not aware that Tom was, at this period, far more cunning, and keener in business, and more advanced in the art of getting money, than themselves. They sold him goods at three months credit, which, by his great trade, he forthwith



converted, without loss, into cash : with this cash he would, in the three months, trade at vendues generally four or five times, making each time a gain of from *ten to twenty per cent*. This is a fact, and well known, and explains at once the resources whence Tom first drew the means of his rapid and unexampled money-getting prosperity; and the practice has since been copied by others with considerable success. The light of Tom's torch, has been a guide to many, and was followed by numbers, because it was in his hands successful.

In the spring of 1776, the fleet and army under the command of Admiral and General Howe, arrived from England, with full powers to crush what was called "*The REBELLION in North-America,*" and also to exterminate totally, root and branch, if possible, the baneful principle of *Whigism*, from whence it had sprung. Tom was now 30 years of age, in the full vigour of life, had something to lose, and of course dreaded extermination. The unfortunate affair of *Flat-Bush* made his apprehensions for the success of *Whigism* and the safety of his person and property, wide awake. The conduct of the tories, on this occasion was to him very alarming. They threatened, and his fears of them impelled him to decamp. Twel

thousand dollars, the abundant and entire fruit of nine years of his own hard labour, and of his money-getting talents, he had then by him in tea, rum, sugar and dry goods.— He immediately embarked with his family and this valuable stock, in a sloop for Hackensack, Jersey, and arrived there safe.— Here he sold his sugar, rum, &c. to the country people, for the continental paper-money then current. The British troops, in the course of the summer, came to Hackensack and plundered him, because he was a *whig*. The Americans came soon afterwards and carried away what remained, lest it might, by the chance of war, fall into the hands of the English. The year 1776 has commonly, by the *whigs*, been called “*the year that tried men’s souls,*” for it was indeed to them a year of trial, and it tried Tom’s soul. He soon found, to his great mortification, that “*he had jumped clear out of the frying-pan into the fire.*” The rising star of our liberty and independence was then obscured by clouds of black adversity. The British army and fleet were victorious in every quarter, and in possession of New-York. The continental paper-money soon lost its currency, and became worth nothing. He had his wife, three children, and two negroes, calling on him for their daily bread.

All he had left in the world for their support, was now reduced to about thirty guineas in gold, the clothes on their backs, and the beds on which they slept—want began to stare him in the face—he was almost at his wit's end; and he ardently wished, but was afraid, to return to New York. The attempt would be attended with difficulty and danger. Poverty and starvation at Hackensack were, however, more terrible than the possibility of being imprisoned some time by the British; and he privately prepared for the enterprise. His possessing thirty guineas in gold, was a circumstance known only to himself and his wife. Like a kind and provident husband, in this instance, he left the whole of it with her, lest evil should befall himself; and with only a few English shillings in his pocket, which he had borrowed of a neighbour, he magnanimously set off for New York, committing himself, like another Julius Cæsar, to his fortune, and to pass another Rubicon.

He crossed the Hudson in a boat from Hoboken, unprovided with a permission, or letter of any kind, or any friend to meet him; and on his landing was forthwith seized by the hostile guard, and it being about sun-set, was directly carried before the Mayor of the city, who demanded his

name : “ *Gardiner, an’t please your honor,*” says Tom, with great modesty. The mayor, not having sufficient light to distinguish him clearly, imagined it to be *Charles Gardiner*, his brother, whom he was interrogating, as well known for being a staunch *tory* as Tom was for being a good *whig*; and as he was busy, and had company, he very politely told him: “ *Mr. Gardiner, you’re one of our friends—you need not tarry here, but may go home when you please.*” Tom, astonished and overjoyed at this unexpected reprieve from the apprehension of a prison, did not stand like a post till the oversight was corrected, but vanished from the presence of the Mayor with the rapidity of an arrow, or a bullet, and soon found a place of greater security and repose. Notwithstanding he was a *whig*, yet he was not without *tory* friends. His well-remembered punctuality, the first and almost the only esteemed of virtues among merchants, had secured to him the good-will of many considerable importers. They advised him to tarry in New York, and to open his shop again. But he had not money for such an undertaking, and consequently was at a loss what to do. Mr. Michael Price, with whom he had been acquainted before the war, met with him in

this dilemma, and knowing his merit, gave him encouragement, and generously recommended him to several respectable merchants, his friends, which soon re-established Tom's credit, and enabled him to show his face again as a man of business; and he always afterwards mentioned this important and well-timed kindness of Mr. Price's with gratitude.

Tom found his house, which he had left shut up and empty, open and occupied, and filled with strangers dependent on the army; but perceiving he should be countenanced if he could get into business, he sent for his family, and determined to turn out these interlopers. His wife and children arrived, and as it was evening, and they were much fatigued with the journey, their bedding was hastily spread on a floor where seven or eight men were enjoying themselves by a good fire, drinking grog and smoking tobacco. The children and negroes soon fell asleep, when the principal occupier, who was almost tipsey, went to the officer of the guard to inform him, "that a *rebel* had come in and taken possession of his quarters," and insisting, in a noisy and ill-behaved manner, that he "should go himself immediately, notwithstanding the lateness of the hour, and turn Tom and his

family out into the street." The man's rudeness was very properly answered by the officer sending him forthwith, under a guard, to that much dreaded mansion, the *Provost*, where he was confined amid filth and famine, under the notorious captain Cunningham, for several days.—Meantime Tom, taking advantage of the *durance* of his enemy, cleared away, opened his store, and with the assistance of his *tory* friends, obtained a written protection.

Having thus (so far fortunately) secured a footing in his old house, the whole of which he immediately recovered possession of, except the room over his shop; and having his family about him, he proceeded to the laying in of goods, and the first merchandize he purchased and brought into his shop was a parcel of Drilling (an article much used in the army) for which he paid nearly the whole of his thirty guineas; but the next morning he found the scuttle over his counter forced, and every piece stolen! It was easy to be seen, that the intruders must be the thieves, (perhaps in revenge for the imprisonment above mentioned) the scuttle being in the floor of their apartment. Tom did not recover a single piece of his Drilling, but the robbery was the means of his totally expelling these unpleasant in-

mates out of his house. In a short time his credit alone enabled him to have a handsome assortment of goods, and his business very soon became more extensive and more profitable, than it had ever before been. The war which, from the first successes of the British, was expected to be universally injurious to the *whigs*, was carried on with such clemency as to hurt but very few that remained in the city: it was not a war of extermination—while some, it is well known, were, directly or indirectly, greatly benefited, and by a proper degree of flexibility, or by renouncing whigism totally, made good fortunes out of it. Tom never renounced whigism, and finding that his property, as well as person, were much more secure in New York than at Hackensack; that English guineas were more valuable and more current than paper-money; that his trade and profits were daily augmenting, and the advantages of cheap penny-worths at auctions more frequent than ever, he pursued his concerns with redoubled assiduity and attention, and plunged deeper into the labyrinth of business than he had ever done before. The intelligent and experienced reader, will be enabled to form some judgment of the probable profits of the great trade he carried on, when he is told, that

he had generally six or eight active young men constantly employed in three adjoining stores ; and that his stock in trade was more bulky, and consisted of a greater variety of articles, than the stock of any other individual dealer at that time in New York, and might, with safety, be estimated worth a hundred thousand dollars : and further, that it was not uncommon with him, in those times, to purchase in one day, at a large vendue of goods, to the amount of eight or ten thousand dollars ; yet, notwithstanding the weight and extent of his concerns, he was neither a scholar nor an accountant, but relied wholly on his own labor and vigilance, which were equally unwearied and incessant, for his success.—In the hurry of busy days, the money-drawer was frequently so full, as to require repeatedly emptying. A new hat was generally snatched off the shelf for the purpose, and the gold, silver, &c. all thrown into it *pell-mell* together, untold, and stowed away with other things any where under the counter, to be out of the way ; and it has frequently happened, that hats so charged with money, have, owing to the continual hurry of business, lain in this situation, unthought of, and undiscovered, for weeks together. When he did the whole of his business without assistance,



his shop was as much distinguished for disorder as for cheapness; but now he was more attentive and exact in preparing and arranging his goods for sale, and in marking and keeping the particulars of each sort distinct: his uncommon great retail trade required this. In the article of stockings, for instance, those of worsted were prepared by stitching each pair together at the heel, including in the stitch a slip of paper, on which was written the cost. Cotton hose were stitched in like manner, and the cost marked on the foot. When the mark on any piece of goods ever happened to be lost, he would, by way of correcting such negligence, commonly, but good humouredly, exclaim, "*Cursed be he that removeth his neighbor's land-mark!*" and his use of scripture was generally in quotations to this effect. All the business of opening, weighing, measuring, examining, and preparing goods for sale, was done in the evening after the stores were shut up; and he usually contrived to find his young men this, or other brisk employment, till after midnight.

When Tom first began shop-keeping, his suspicion of others, and fear of being cheated, was such, that he examined every thing he bought with an attention and patience that could hardly be expected in one of his

naturally impetuous character. He was so extremely scrupulous, that he measured even pieces of tape, ribbon, and Irish linen; which, to an experienced shop-keeper, will appear useless and ridiculous, and counted the hanks of thread contained in a pound. In like manner he measured rum, brandy, wine, &c. and he weighed every thing that was sold by weight, however he might have bought it. Incredulity and suspicion were striking and prevailing principles in his character, and influenced his conduct as much in his religious, as in his worldly concerns. In all things he took nothing for granted, nor admitted of any other guide or evidence, but his own experience; and in this respect no man, with the same education, ever possessed a mind more truly independent than himself.

The inside of Tom's shop was generally a busy scene. It was hardly possible for any store-keeper to excel him in his great qualities of decision, activity, and dispatch. He had such an admirable address in serving his customers, and such a surprising readiness in furnishing the articles they wanted, that few shop-men could equal; and the same spirit that actuated him, he, in some degree, by his example, and his rustical attempts at wit, good humor, and affability, infused in-

to all around him ; no man living ever pronounced the accelerating words *quick! quick!* with more energy, more frequency, or to more effect, than Tom Gardiner. If he said to any of his young men, *do so and so*, and exclaimed, "*right off the reel,*"—his favorite exclamation—it must be done in a moment. His ardor and impetuosity in the hurry of business, when his shop was full of customers, was sometimes so great as to appear like delirium. If at such times he called out, "*here youngster,*" to any one of his assistants, and *youngster* did not come to him that instant, he would forthwith fetch him by the collar. His shop was certainly one of the best places possible (liberality and genteel manners excepted) to quicken and render effectual, the unsteady vivacity of youth.

Tom, from his keenness of discernment and personal knowledge of almost every inhabitant of New York, knew at sight, when any one entered his store, whether they came to gaze only, and not to buy: if of this description—he had no time to idle away with such customers—the sound from his lips of the Indian word *mo ho hu!* forbade his young men doing any thing for them ; to all their entreaties, *presently*, was the general and only answer they received, which soon wore out their patience, and made them re-

tire. He rarely walked round the counter in his shop, but putting his hand on the top, sprung over it as light and as nimble as a deer; and he always walked through the streets about his business, with a velocity scarcely to be equalled. The general reputation of a *cheap shop*, and the circumstances of the war destroying almost all credit, worked together in a manner extremely favorable to his extensive ready-money trade. No other man could have seen these advantages in a stronger and clearer light than Tom, who felt and experienced them, and he spread all the canvas in his power to so fair and prosperous a gale; but notwithstanding his great talents, and still greater success, his shop-men, who best knew him, because they saw his daily conduct, were never heard to speak respectfully of him. The playful and amiable sprightliness of his early youth had been long effaced by a most disgusting and grovelling ferocity. He was continually, on all occasions, exercising such an uncommon deal of circumventive and rapacious cunning; was such an unconscionable over-reacher and shaver—"Tom Gardiner's scant measure," became a proverb—such a hateful despot and niggard in his house; such a buyer of cheap provisions; such an eternal preacher up of economy,

and economical proverbs ; and such an incessant and hard driver, from morning till midnight, that he forfeited the esteem of all that ever were in his employ. These selfish and unworthy practices, and these only, it was his great object to recommend to his young men, for he held nothing to be base or mean which contributed to his interest ; and he once, and but once, had a spark for some time, nearly as smart and sly a shaver as himself, whom, to encourage, he distinguished by his warmest commendations, till another more wise, and more honest, hinted to him the probability, that he might perhaps countenance such practices till they at length terminated in his own prejudice—“*A word to the wise is enough.*” In consequence of this suggestion, the very next day, without any previous notice, he quarrelled with his favourite notwithstanding his similarity of character, and in a moment discharged him, and sent him away. Tom, at first, marked his goods with plain figures, the price they had actually cost, and on that mark asked a profit—a very clumsy and ignorant way of proceeding—which the buyers frequently refused to give, observing, “that he certainly must already have put on one profit, why should he charge two?” and this “*bothered*” him so much, in the course of

his business, that he found it necessary to ask his neighbour Mc Vicker's advice about marking his goods, who recommended to him, instead of figures, to use the letters of some word consisting of ten, and he accordingly fixed upon the word

1 2 3 4 5 6 7 8 9 0

C U M B E R L A N D ;

but he was so great a blockhead, it required him *six* months to become master of this new mark. His customers, in the course of a few years, became acquainted also with this mode of notation, as well as himself, and they "*bothered*" him again as much as before, when one of his clerks adopted the ten last letters of the alphabet reversed, viz.

1 2 3 4 5 6 7 8 9 0

Z, Y, X, W, V, U, T, S, R, Q ;

but this appeared to him so extremely intricate, it transcended all his application to attain, and he never did acquire it, so perfectly as to be able to use it with facility.

Tom's talents, however extraordinary, were not numerous, and lay within a very

small compass. He never was able to buy goods to his satisfaction at so much *per cent.* advance, because he knew not sufficient of arithmetic to make the immediate calculation; and he would impetuously say to the merchant, "*I know how much a-yard I can get for them; why cannot you tell me, at once, how much a-yard I must give; and then I shall clearly see what I am about.— Don't tell me of British sterling, and so much advance on the sterling cost, and freight, and insurance, and all that there nonsense, it bothers me.*"

When he wanted to purchase from the importers any particular articles, it was a political and constant rule with him, on entering their stores, to enquire first after something he did not want, as if he had stood in immediate need of it, while the objects he was in search of he generally took up, as if he did not care any thing about them; by this means the merchant was put off his guard, and Tom generally got a bargain.

If the goods he at any time bought at public or private sale, did not make a parcel greater than he could conveniently carry, he always took it along with him. He never

was ashamed of his business in any shape whatever.

Whatever he bought, he never failed to re-measure or re-weigh; and if any over-charge was by this means discovered, he would make no small clamour till it was rectified; but if the error was in his favor, he said . . . . .

He has many a time, rather than not serve a customer, sold him goods at the price they cost, but he never sold them for less.

The salaries he gave to his young men, exclusive of their board and lodging, was from fifty to one hundred and fifty dollars per annum. His clerk-hire, consequently did not annually amount to a great sum. His house was his own; but, as before observed under a mortgage to Mr. Dunscomb, and the only real property he at that time held. No man else could have done so much business at a smaller expense.

The habit he acquired in his store of talking to his customers, and at the same time watching his young men, became unconquerable, and occasioned it to be remarked



of him, whether at meals or in conversation, that he never looked the party direct in the face, with whom he was so engaged.

He never sat down in any but his own dwelling house, and the porter house.

He never was a member of a public society, charitable, religious, or political.

In all conversations, in which he was in any manner interested, his affectation of *not hearing*, was very manifest.

This Extraordinary man, died about 70 years of age; his property shortly after was at a *low valuation*, by his Executors, estimated at **ONE MILLION OF DOLLARS IN CASH!!!**

**FINIS.**

The first part of the book is devoted to a general  
description of the country and its inhabitants.

The second part contains a detailed account of the  
history of the country from its first discovery.

The third part is a description of the natural  
resources of the country and the manner in which they are  
employed.

The fourth part is a description of the political  
system of the country and the manner in which it is  
governed.

The fifth part is a description of the social  
system of the country and the manner in which it is  
regulated.

The sixth part is a description of the religious  
system of the country and the manner in which it is  
practised.

The seventh part is a description of the  
military system of the country and the manner in which it is  
organised.

The eighth part is a description of the  
economic system of the country and the manner in which it is  
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